

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 10-K/A
(Amendment No. 1)

ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the fiscal year ended December 31, 2025

or

TRANSITION REPORT PURSUANT TO SECTION 13 OR 15(d) OF THE SECURITIES EXCHANGE ACT OF 1934

For the transition period from _____ to _____

Commission file number 001-13253

RENASANT CORPORATION

(Exact name of registrant as specified in its charter)

Mississippi

64-0676974

(State or other jurisdiction of

(I.R.S. Employer

incorporation or organization)

Identification No.)

209 Troy Street, Tupelo, Mississippi

38804-4827

(Address of principal executive offices)

(Zip Code)

(662) 680-1001

(Registrant's telephone number, including area code)

Securities registered pursuant to Section 12(b) of the Act:

Title of each class	Trading Symbol(s)	Name of each exchange on which registered
Common stock, par value \$5.00 per share	RNST	The New York Stock Exchange

Securities registered pursuant to Section 12(g) of the Act: None

Indicate by check mark if the registrant is a well-known seasoned issuer, as defined in Rule 405 of the Securities Act. Yes No

Indicate by check mark if the registrant is not required to file reports pursuant to Section 13 or Section 15(d) of the Act. Yes No

Indicate by check mark whether the registrant (1) has filed all reports required to be filed by Section 13 or 15(d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that the registrant was required to file such reports), and (2) has been subject to such filing requirements for the past 90 days. Yes No

Indicate by check mark whether the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). Yes No

Indicate by check mark whether the registrant is a large accelerated filer, an accelerated filer, a non-accelerated filer, a smaller reporting company, or an emerging growth company. See the definitions of "large accelerated filer," "accelerated filer," "smaller reporting company," and "emerging growth company" in Rule 12b-2 of the Exchange Act.

Large Accelerated Filer	<input checked="" type="checkbox"/>	Accelerated filer	<input type="checkbox"/>
Non-accelerated filer	<input type="checkbox"/>	Smaller reporting company	<input type="checkbox"/>
	<input type="checkbox"/>	Emerging growth company	<input type="checkbox"/>

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act.

Indicate by check mark whether the registrant has filed a report on and attestation to its management's assessment of the effectiveness of its internal control over financial reporting under Section 404(b) of the Sarbanes-Oxley Act (15 U.S.C. 7262(b)) by the registered public accounting firm that prepared or issued its audit report.

If securities are registered pursuant to Section 12(b) of the Act, indicate by check mark whether the financial statements of the registrant included in the filing reflect the correction of an error to previously issued financial statements.

Indicate by check mark whether any of those error corrections are restatements that required a recovery analysis of incentive-based compensation received by any of the registrant's executive officers during the relevant recovery period pursuant to §240.10D-1(b).

Indicate by check mark whether the registrant is a shell company (as defined in Rule 12b-2 of the Exchange Act). Yes No

As of June 30, 2025, the aggregate market value of the registrant's common stock, par value \$5.00 per share, held by non-affiliates of the registrant, computed by reference to the last sale price as reported on The New York Stock Exchange for such date, was \$3,347,830,064.

As of February 20, 2026, 94,142,307 shares of the registrant's common stock, par value \$5.00 per share, were outstanding.

DOCUMENTS INCORPORATED BY REFERENCE

Portions of the Proxy Statement for the 2026 Annual Meeting of Shareholders of Renasant Corporation are incorporated by reference into Part III of this Form 10-K.

EXPLANATORY NOTE

Renasant Corporation (the “Company”) is filing this Amendment No. 1 on Form 10-K/A (this “Amendment”) to its Annual Report on Form 10-K for the fiscal year ended December 31, 2025, as filed with the Securities and Exchange Commission (the “SEC”) on March 2, 2026 (the “Original Form 10-K”) solely to:

- replace the consent of BDO USA, P.C. (“BDO”), the Company’s independent registered public accounting firm, which was filed as Exhibit 23.1 to the Original Form 10-K and inadvertently excluded a reference to the Company’s effective Registration Statement on Form S-8 (No. 333-282877) (for clarity, this registration statement was excluded only from the version of Exhibit 23.1 filed with the Original Form 10-K; BDO included such registration statement in the consent it delivered to the Company); and
- amend Part IV, Item 15 of the Original Form 10-K to file as exhibits the Supplemental Employee Retirement Plan Agreement effective January 1, 2020 between M. Ray (“Hoppy”) Cole, Jr. and The First, A National Banking Association (predecessor by merger to Renasant Bank, the Company’s wholly-owned subsidiary), and the First Amendment to the Supplemental Executive Retirement Plan Agreement dated as of January 1, 2024 (as so amended, the “Cole SERP”), which were inadvertently omitted from the Original Form 10-K and are being filed herewith as Exhibits 10(xxxiii) and 10(xxxiv), respectively. The Cole SERP was assumed by the Company when it acquired The First Bancshares, Inc. by merger on April 1, 2025.

As required by Rule 12b-15 of the Securities Exchange Act of 1934, as amended, this Amendment contains new certifications by the Company’s principal executive officer and principal financial officer, which are being filed as exhibits to this Amendment. Because no financial statements have been included in this Amendment and this Amendment does not contain or amend any disclosure with respect to Items 307 and 308 of Regulation S-K, paragraphs 3, 4, and 5 of the certifications have been omitted. In addition, because this Amendment includes no financial statements, the Company is not including certifications pursuant to Section 906 of the Sarbanes-Oxley Act of 2002.

Except as described above, this Amendment does not modify, amend or update any of the financial statements or other disclosures contained in the Original Form 10-K and does not reflect events occurring after the filing date of the Original Form 10-K. Accordingly, this Amendment should be read in conjunction with the Original Form 10-K and the Company’s other filings with the SEC.

PART IV

ITEM 15. EXHIBITS AND FINANCIAL STATEMENT SCHEDULES

(a) - (1) Financial Statements

The following consolidated financial statements and supplementary information for the fiscal years ended December 31, 2025, 2024 and 2023 are included in Part II, Item 8, Financial Statements and Supplementary Data, in this report:

- (i) [Report on Management's Assessment of Internal Control over Financial Reporting](#)
- (ii) [Reports of Independent Registered Public Accounting Firm](#)
- (iii) [Consolidated Balance Sheets – December 31, 2025 and 2024](#)
- (iv) [Consolidated Statements of Income – Years ended December 31, 2025, 2024 and 2023](#)
- (v) [Consolidated Statements of Comprehensive Income – Years ended December 31, 2025, 2024 and 2023](#)
- (vi) [Consolidated Statements of Changes in Shareholders' Equity – Years ended December 31, 2025, 2024 and 2023](#)
- (vii) [Consolidated Statements of Cash Flows – Years ended December 31, 2025, 2024 and 2023](#)
- (viii) [Notes to Consolidated Financial Statements](#)

(a) - (2) Financial Statement Schedules

All schedules have been omitted because they are either not applicable or the required information has been included in the consolidated financial statements or notes thereto.

(a) - (3) Exhibits required by Item 601 of Regulation S-K

- (2)(i) [Agreement and Plan of Merger by and between Renasant Corporation and The First Bancshares, Inc., dated as of July 29, 2024, filed as exhibit 2\(i\) to the Form 8-K of the Company filed with the Securities and Exchange Commission \(the "Commission"\) on July 29, 2024, and incorporated herein by reference. The disclosure schedules and exhibits have been omitted pursuant to Item 601\(a\)\(5\) of Regulation S-K. The Company agrees to furnish supplementally a copy of any omitted schedule or exhibit to the Commission upon request.](#)
- (3)(i) [Restated Articles of Incorporation of the Company, filed as exhibit 3.1 to the Form 10-Q of the Company filed with the Commission August 6, 2025 and incorporated herein by reference.](#)
- (3)(ii) [Amended and Restated Bylaws of the Company, filed as exhibit 3\(ii\) to the Form 8-K of the Company filed with the Commission on October 24, 2024 and incorporated herein by reference.](#)
- (4)(i) [Restated Articles of Incorporation of the Company, filed as exhibit 3.1 to the Form 10-Q of the Company filed with the Commission on August 6, 2025 and incorporated herein by reference.](#)
- (4)(ii) [Amended and Restated Bylaws of the Company, filed as exhibit 3\(ii\) to the Form 8-K of the Company filed with the Commission on October 24, 2024 and incorporated herein by reference.](#)
- (4)(iii) [Subordinated Indenture dated August 22, 2016 between Renasant Corporation and Wilmington Trust, National Association, filed as exhibit 4.1 to the Form 8-K of the Company filed with the Commission on August 22, 2016 and incorporated herein by reference.](#)
- (4)(iv) [First Supplemental Indenture dated August 22, 2016 between Renasant Corporation and Wilmington Trust, National Association, filed as exhibit 4.2 to the Form 8-K of the Company filed with the Commission on August 22, 2016 and incorporated herein by reference.](#)
- (4)(v) [Second Supplemental Indenture dated August 22, 2016 between Renasant Corporation and Wilmington Trust, National Association, filed as exhibit 4.3 to the Form 8-K of the Company filed with the Commission on August 22, 2016 and incorporated herein by reference.](#)
- (4)(vi) [Third Supplemental Indenture dated September 3, 2020 between Renasant Corporation and Wilmington Trust, National Association, filed as exhibit 4.2 to the Form 8-K of the Company filed with the Commission on September 3, 2020 and incorporated herein by reference.](#)

- (4)(vii) [First Amendment to Third Supplemental Indenture dated November 24, 2021 between Renasant Corporation and Wilmington Trust, National Association, filed as exhibit 4.3 to the Form 8-K of the Company filed with the Commission on November 24, 2021 and incorporated herein by reference.](#)
- (4)(viii) [Fourth Supplemental Indenture dated November 23, 2021 between Renasant Corporation and Wilmington Trust, National Association, filed as exhibit 4.2 to the Form 8-K of the Company filed with the Commission on November 23, 2021 and incorporated herein by reference.](#)
- (4)(ix) [Form of 5.0% Fixed-to-Floating Subordinated Note due 2026 \(included in exhibit \(4\)\(iv\)\).](#)
- (4)(x) [Form of 5.50% Fixed-to-Floating Subordinated Note due 2031 \(included in exhibit \(4\)\(v\)\).](#)
- (4)(xi) [Form of 4.50% Fixed-to-Floating Rate Subordinated Note due 2035 \(included in exhibit \(4\)\(vi\)\).](#)
- (4)(xii) [Form of 3.00% Fixed-to-Floating Rate Subordinated Note due 2031 \(included in exhibit \(4\)\(viii\)\).](#)
- (4)(xiii) [Indenture, dated as of November 24, 2003, between FMB Banking Corporation and The Bank of New York, filed as exhibit 4.1 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xiv) [Supplemental Indenture, dated as of October 31, 2018, among Bank of New York Mellon, The First Bancshares, Inc. and FMB Banking Corporation, to Indenture, dated November 24, 2003, between FMB Banking Corporation and The Bank of New York, filed as exhibit 4.2 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xv) [Second Supplemental Indenture, dated as of April 1, 2025, among Bank of New York Mellon Trust Company, Renasant Corporation, and The First Bancshares, Inc., to Indenture, dated November 24, 2003, between FMB Banking Corporation and The Bank of New York, filed as exhibit 4.3 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xvi) [Indenture, dated as of August 10, 2016, between Liberty Shares, Inc. and U.S. Bank National Association, filed as exhibit 4.4 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xvii) [First Supplemental Indenture, dated as of August 30, 2019, among Heritage Bancorporation, Inc., CCF Holding Company and U.S. Bank National Association, to Indenture, dated August 10, 2016, between Liberty Shares, Inc. and U.S. Bank National Association, filed as exhibit 4.5 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xviii) [Second Supplemental Indenture, dated as of December 30, 2022, among Heritage Southeast Bancorporation, Inc., U.S. Bank National Association and The First Bancshares, Inc. to Indenture, dated August 10, 2016, between Liberty Shares, Inc. and U.S. Bank National Association, filed as exhibit 4.6 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xix) [Third Supplemental Indenture, dated as of April 1, 2025, to Indenture, dated August 10, 2016, between U.S. Bank Trust Company, National Association, Renasant Corporation, and The First Bancshares, Inc., filed as exhibit 4.7 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xx) [Junior Subordinated Indenture, dated as of June 30, 2006, between The First Bancshares, Inc. and Wilmington Trust Company, filed as exhibit 4.8 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xxi) [First Supplemental Indenture, dated as of April 1, 2025, among The First Bancshares, Inc. and Wilmington Trust Company, to Junior Subordinated Indenture, dated as of June 30, 2006, between The First Bancshares, Inc. and Wilmington Trust Company, filed as exhibit 4.9 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xxii) [Junior Subordinated Indenture, dated as of July 27, 2007, between The First Bancshares, Inc. and Wilmington Trust Company, filed as exhibit 4.10 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)



- (4)(xxiii) [First Supplemental Indenture, dated as of April 1, 2025, among The First Bancshares, Inc. and Wilmington Trust Company, to Junior Subordinated Indenture, dated as of July 27, 2007, between The First Bancshares, Inc. and Wilmington Trust Company, filed as exhibit 4.11 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xxiv) [Indenture, dated as of September 25, 2020, between U.S. Bank National Association and The First Bancshares, Inc., filed as exhibit 4.12 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xxv) [First Supplemental Indenture, dated as of April 1, 2025, to Indenture, dated September 25, 2020, between U.S. Bank, National Association, Renasant Corporation, and The First Bancshares, Inc., filed as exhibit 4.13 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xxvi) [Form of Global Subordinated Note for The First Bancshares, Inc. 4.25% Fixed-to-Floating Rate Subordinated Notes Due 2030, filed as exhibit 4.14 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xxvii) [Subordinated Note Purchase Agreement, dated as of April 30, 2018, between The First Bancshares, Inc. and the Purchasers identified therein, filed as exhibit 4.15 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xxviii) [Form of Subordinated Note for The First Bancshares, Inc. 6.40% Fixed-to-Floating Rate Subordinated Notes Due 2033 \(incorporated by reference from Exhibit 4.15 to the Current Report on Form 8-K, filed as exhibit 4.16 to the Form 8-K of the Company filed with the Commission on April 4, 2025, and incorporated herein by reference.](#)
- (4)(xxix) [Description of Renasant Corporation's Securities Registered under Section 12 of the Securities Exchange Act of 1934, as amended, filed as exhibit 4\(i\) to the Quarterly Report on Form 10-Q of the Company filed with the Commission on August 7, 2024 and incorporated herein by reference.](#)
- (10)(i) [Renasant Corporation Deferred Stock Unit Plan, filed as exhibit 4.3 to the Form S-8 Registration Statement of the Company \(File No. 333-102152\) filed with the Commission on December 23, 2002 and incorporated herein by reference.*](#)
- (10)(ii) [Amendment to the Renasant Corporation Deferred Stock Unit Plan dated December 4, 2002, filed as exhibit 4.4 to the Form S-8 Registration Statement of the Company \(File No. 333-102152\) filed with the Commission on December 23, 2002 and incorporated herein by reference.*](#)
- (10)(iii) [Amended and Restated Renasant Corporation Deferred Stock Unit Plan, filed as exhibit 99.2 to the Form 8-K of the Company filed with the Commission on July 19, 2006 and incorporated herein by reference.*](#)
- (10)(iv) [Amendment to the Amended and Restated Renasant Corporation Deferred Stock Unit Plan dated June 5, 2007, filed as exhibit 99.1 to the Form S-8 Registration Statement of the Company \(File No. 333-144185\) filed with the Commission on June 29, 2007 and incorporated herein by reference.*](#)
- (10)(v) [Amendment to the Amended and Restated Renasant Corporation Deferred Stock Unit Plan dated December 16, 2008, filed as exhibit 10.2 to the Form 8-K of the Company filed with the Commission on February 17, 2009 and incorporated herein by reference.*](#)
- (10)(vi) [Amendment to the Amended and Restated Renasant Corporation Deferred Stock Unit Plan dated January 17, 2012, filed as exhibit 99.1 to the Form 8-K of the Company filed with the Commission on January 23, 2012 and incorporated herein by reference.*](#)
- (10)(vii) [Amendment No. 5 to the Renasant Corporation Deferred Stock Unit Plan, filed as exhibit 10.1 to the Form 8-K of the Company filed with the Commission on December 18, 2020 and incorporated herein by reference.*](#)
- (10)(viii) [Amended and Restated Renasant Corporation Performance Based Rewards Plan, dated as of April 23, 2024, filed as exhibit 10\(i\) to the Form 10-Q of the Company filed with the Commission on May 8, 2024 and incorporated herein by reference.*](#)
- (10)(ix) [Renasant Bank Executive Deferred Income Plan, filed as exhibit 99.1 to the Form 8-K of the Company filed with the Commission on January 5, 2007 and incorporated herein by reference.*](#)

- (10)(x) [Amendment to the Renasant Bank Executive Deferred Income Plan dated December 16, 2008, filed as exhibit 10.3 to the Form 8-K of the Company filed with the Commission on February 17, 2009 and incorporated herein by reference.*](#)
- (10)(xi) [Amendment to the Renasant Bank Executive Deferred Income Plan dated December 27, 2016, filed as exhibit 10.1 to the Form 10-K/A of the Company filed with the Commission on February 28, 2017 and incorporated herein by reference.*](#)
- (10)(xii) [Renasant Bank Directors' Deferred Fee Plan, filed as exhibit 99.2 to the Form 8-K of the Company filed with the Commission on January 5, 2007 and incorporated herein by reference.*](#)
- (10)(xiii) [Amendment to the Renasant Bank Directors' Deferred Fee Plan dated December 16, 2008, filed as exhibit 10.4 to the Form 8-K of the Company filed with the Commission on February 17, 2009 and incorporated herein by reference.*](#)
- (10)(xiv) [Amendment to the Renasant Bank Directors' Deferred Fee Plan dated December 27, 2016, filed as exhibit 10.2 to the Form 10-K/A of the Company filed with the Commission on February 28, 2017 and incorporated herein by reference.*](#)
- (10)(xv) [Renasant Corporation Severance Pay Plan, filed as exhibit 10.5 to the Form 8-K of the Company filed with the Commission on February 17, 2009 and incorporated herein by reference.*](#)
- (10)(xvi) [Executive Employment Agreement dated January 12, 2016, between Renasant Corporation and Kevin D. Chapman, filed as exhibit 10.1 to the Form 8-K of the Company filed with the Commission on January 13, 2016 and incorporated herein by reference.*](#)
- (10)(xvii) [Amendment to the Executive Employment Agreement dated February 14, 2018, between Renasant Corporation and Kevin D. Chapman, filed as exhibit 10.2 to the Form 10-K of the Company filed with the Commission on February 28, 2018 and incorporated herein by reference.*](#)
- (10)(xviii) [Amendment No. 2 to the Executive Employment Agreement dated February 25, 2025, between Renasant Corporation and Kevin D. Chapman, filed as exhibit 10.23 to the Form 10-K of the Company filed with the Commission on February 26, 2025 and incorporated herein by reference.*](#)
- (10)(xix) [Executive Employment Agreement dated January 12, 2016, between Renasant Corporation and C. Mitchell Waycaster, filed as exhibit 10.2 to the Form 8-K of the Company filed with the Commission on January 13, 2016 and incorporated herein by reference.*](#)
- (10)(xx) [Amendment to the Executive Employment Agreement dated February 14, 2018, between Renasant Corporation and C. Mitchell Waycaster, filed as exhibit 10.3 to the Form 10-K of the Company filed with the Commission on February 28, 2018 and incorporated herein by reference.*](#)
- (10)(xxi) [Amendment No. 2 to the Executive Employment Agreement dated December 17, 2024, between Renasant Corporation and C. Mitchell Waycaster, filed as exhibit 10.26 to the Form 10-K of the Company filed with Commission on February 26, 2025 and incorporated herein by reference.*](#)
- (10)(xxii) [Brand Group Holdings, Inc. Deferred Compensation Plan, as amended on January 1, 2016 and September 5, 2018, filed as exhibit 10.1 to the Form 10-K of the Company filed with the Commission on February 27, 2019 and incorporated herein by reference.*](#)
- (10)(xxiii) [Renasant Bank Deferred Income Plan, filed as exhibit 10.2 to the Form 10-K of the Company filed with the Commission on February 27, 2019 and incorporated herein by reference.*](#)
- (10)(xxiv) [Amendment to the Renasant Bank Deferred Income Plan dated December 14, 2020, filed as exhibit 10.31 to the Form 10-K of the Company filed with the Commission on February 26, 2021 and incorporated herein by reference.*](#)
- (10)(xxv) [Renasant Corporation 2020 Long Term Equity Incentive Compensation Plan, filed as exhibit 10.1 to the Form 8-K of the Company filed with the Commission on May 8, 2020 and incorporated herein by reference.*](#)
- (10)(xxvi) [Amendment No. 1 to Renasant Corporation 2020 Long Term Equity Incentive Compensation Plan, filed as exhibit 10\(ii\) to the Form 10-Q of the Company filed with the Commission on May 8, 2024 and incorporated herein by reference.*](#)

- (10)(xxvii) [Form of Time-Based Restricted Stock Award Agreement under the Renasant Corporation 2020 Long Term Equity Incentive Compensation Plan.*](#)
- (10)(xxviii) [Form of Performance-Based Restricted Stock Award Letter under the Renasant Corporation 2020 Long Term Equity Incentive Compensation Plan.*](#)
- (10)(xxix) [Executive Employment Agreement effective dated May 3, 2019, between Renasant Corporation and Curtis J. Perry, filed as exhibit 10.33 to the Form 10-K of the Company filed with the Commission on February 26, 2021 and incorporated herein by reference.*](#)
- (10)(xxx) [Executive Employment Agreement dated July 27, 2020, between Renasant Corporation and James C. Mabry IV, filed as exhibit 10.1 to the Form 8-K of the Company filed with the Commission on July 31, 2020 and incorporated herein by reference.*](#)
- (10)(xxx1) [Executive Employment Agreement, dated as of April 1, 2025, between Renasant Corporation and M. Ray \(Hoppy\) Cole, Jr., filed as exhibit 10.1 to the Form 8-K of the Company filed with the Commission on April 4, 2025 and incorporated herein by reference.*](#)
- (10)(xxx2) [Executive Employment Agreement dated as of September 1, 2017, between Renasant Corporation and Mark W. Jeanfreau, as amended, filed as exhibit 10\(xxx2\) to the Form 10-K of the Company filed with the Commission on March 2, 2026 and incorporated herein by reference.*](#)
- (10)(xxx3) [Supplemental Executive Retirement Plan Agreement effective January 1, 2020, between The First, A National Banking Association and M. Ray \(“Hoppy”\) Cole, Jr., filed herewith.*](#)
- (10)(xxx4) [First Amendment to the Supplemental Executive Retirement Agreement effective January 1, 2024, between The First Bank and M. Ray \(“Hoppy”\) Cole, Jr., filed herewith*](#)
- (16) [Letter from HORNE, LLP dated November 3, 2025, filed as exhibit 16 to the Form 8-K of the Company filed with the Commission on November 1, 2025 and incorporated herein by reference.*](#)
- (19) [Renasant Corporation Insider Trading Policy, filed as exhibit to the Form 10-K of the Company filed with the Commission on February 26, 2025 and incorporated herein by reference.](#)
- (21) [Subsidiaries of the Company, filed as exhibit 21 to the Form 10-K of the Company filed with the Commission on March 2, 2026 and incorporated herein by reference.](#)
- (23) [Consent of Independent Registered Public Accounting Firm, filed herewith.](#)
- (31)(i) [Certification of the Principal Executive Officer, as required pursuant to Section 302 of the Sarbanes-Oxley Act of 2002, filed herewith.](#)
- (31)(ii) [Certification of the Principal Financial Officer, as required pursuant to Section 302 of the Sarbanes-Oxley Act of 2002, filed herewith.](#)
- (32)(i) [Certification of the Principal Executive Officer, as required pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, filed as exhibit 32\(i\) to the Form 10-K of the Company filed with the Commission on March 2, 2026 and incorporated herein by reference.](#)
- (32)(ii) [Certification of the Principal Financial Officer, as required pursuant to Section 906 of the Sarbanes-Oxley Act of 2002, filed as exhibit 32\(ii\) to the Form 10-K of the Company filed with the Commission on March 2, 2026 and incorporated herein by reference.](#)
- (97) [Renasant Corporation Clawback Policy, filed as exhibit 97 to the Form 10-K of the Company filed with the Commission on February 26, 2025 and incorporated herein by reference.](#)
- (101) The following materials from Renasant Corporation’s Annual Report on Form 10-K for the year ended December 31, 2025 were formatted in Inline XBRL (eXtensible Business Reporting Language): (i) Consolidated Balance Sheets as of December 31, 2025 and December 31, 2024, (ii) Consolidated Statements of Income for the years ended December 31, 2025, 2024 and 2023, (iii) Consolidated Statements of Comprehensive Income for the years ended December 31, 2025, 2024 and 2023, (iv) Consolidated Statements of Changes in Shareholders’ Equity for the years ended December 31, 2025, 2024 and 2023, (v) Consolidated Statements of Cash Flows for the years ended December 31, 2025, 2024 and 2023 and (vi) Notes to Consolidated Financial Statements.

(104) The cover page of Renasant Corporation's Annual Report on Form 10-K for the year ended December 31, 2025, formatted in Inline XBRL (included in Exhibit 101).

* Management contract or compensatory plan or arrangement required to be filed as an exhibit to this Form 10-K pursuant to Item 15(b) of Form 10-K.

The Company does not have any long-term debt instruments under which securities are authorized exceeding ten percent of the total assets of the Company and its subsidiaries on a consolidated basis. The Company will furnish to the Securities and Exchange Commission, upon its request, a copy of all long-term debt instruments not filed herewith.

SIGNATURES

Pursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

RENASANT CORPORATION

Date: July 1, 2026

by: /s/ Kevin D. Chapman

Kevin D. Chapman

President and Chief Executive Officer

First, A National Banking Association**SUPPLEMENTAL EXECUTIVE RETIREMENT PLAN AGREEMENT**

THIS SUPPLEMENTAL EXECUTIVE RETIREMENT PLAN (“Agreement”) is made and entered into this 1st day of January 2020 (“Effective Date”), between First, A National Banking Association (“Bank”), a commercial bank located in Hattiesburg, Mississippi and Milton R. Cole, Jr. (“Executive”).

Article I**Purpose**

The purpose of this Agreement is to further the growth and development of the Bank by providing Executive with supplemental retirement income, and thereby encourage Executive’s productive efforts on behalf of the Bank and the Bank’s shareholders, and to align the interests of the Executive and those shareholders. The Bank promises to make certain payments to the Participant, or the Participant’s Beneficiary, at retirement, death, or upon some other qualifying event pursuant to the terms of this Agreement.

Article 2**Benefit Tables**

The following tables describe the benefits available to the Executive, or the Executive’s Beneficiary, upon the occurrence of certain events. Capitalized terms have the meanings given them in Article 3. Each benefit described is in lieu of any other benefit herein, except as expressly stated otherwise.

Table A: Retirement Benefits

Distribution Event	Amount of Benefit	Form of Benefit	Timing of Benefit Distribution
Separation from Service following attainment of age 65 while in the employment of the Bank	\$208,695 per year	Equal Monthly Installments	Payment begins: First day of the first month following Separation from Service Duration: Lifetime Benefit

Table B: Benefit Available Prior to Retirement

Distribution Event	Amount of Benefit	Form of Benefit	Timing of Benefit Distribution
Separation from Service prior to age 65, excluding for Cause, Change in Control and Death	The Executive's vesting in the \$208,695 annual benefit shall increase by 1.205% per month from the Effective Date of this agreement and continuing until a Separation of Service occurs. See Schedule A	Equal Monthly Installments	Payment begins: First day of the first month following age 65 Duration: Lifetime Benefit
Change in Control, followed by an Involuntary Separation from Service, prior to age 65	\$208,695 per year	Equal Monthly Installments	Payment begins: First day of the first month following age 65 Duration: Lifetime Benefit
Death prior to Separation from Service	\$3,547,815	Lump Sum	Payment begins (to Beneficiary): 60 days following Executive's death
Death subsequent to Separation from Service after the attainment of age 65	100% of the Accrued Liability Balance	Lump Sum	Payment begins (to Beneficiary): 60 days following Executive's death

Article 3

Definitions and Construction

It is intended that this Agreement comply and be construed in accordance with Section 409A of the Internal Revenue Code (the "Code"). It is also intended that the Agreement be "unfunded" and maintained for a select group of management or highly compensated employees of the Bank, for purposes of the Employee Retirement Income Security Act of 1974, as amended ("ERISA") and not be construed to provide income to the Executive or Beneficiary under Code prior to actual receipt of benefits.

Where the following words and phrases appear in the Agreement, they shall have the respective meanings set forth below, unless their context clearly indicates to the contrary:

- 3.1 "Accrued Liability Balance" shall mean the amount accrued by the Bank to fund the future benefit expense associated with this Agreement. The Bank shall account for this benefit using Generally Accepted Accounting Principles, regulatory accounting guidance of the Bank's primary federal regulator, and other applicable accounting guidance, including APB 12, FAS 106, and FAS 87. Accordingly, the Bank shall establish a liability retirement account for the Executive into which appropriate accruals shall be made using a reasonable discount rate, and which may be adjusted from time to time.
- 3.2 "Beneficiary" shall mean the person(s) designated by the Executive, including the estate of the Executive, entitled to a benefit under this Agreement.
- 3.3 "Board" shall mean the Board of Directors of the Bank.

- 3.4 “Change in Control” shall mean a change in ownership or control of the Bank as defined in Treasury Regulation § 1.409A-3(i)(5) or any subsequently applicable published authority or guidance.
- 3.5 “Disability” shall mean the Executive, while actively employed by the Bank: (i) is unable to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or can be expected to last for a continuous period of not less than twelve (12) months; or (ii) is, by reason of any medically determinable physical or mental impairment which can be expected to result in death or can be expected to last for a continuous period of not less than twelve (12) months, receiving income replacement benefits for a period of not less than three (3) months under an accident and health plan covering employees of the Bank. Medical determination of Disability may be made by either the Social Security Administration or by the provider of an accident or health plan covering employees of the Bank, provided that the definition of Disability applied under such Disability insurance program complies with the requirements of the preceding sentence. Upon the request of the Plan Administrator, the Executive must submit proof to the Plan Administrator of Social Security Administration’s or the provider’s determination.
- 3.6 “Good Reason” shall mean the occurrence of any of the following conditions without Executive's consent:
- (a) a material diminution in the Executive’s annual base compensation, other than a decrease in annual salary that is consistent with decreases in annual base salary awarded to other executives and key employees of the Bank in commensurate positions and with commensurate duties;
 - (b) a material diminution in Executive’s authority, duties or responsibilities from those which Executive held immediately prior to the closing date of the Change in Control;
 - (c) a material change in the geographic location at which Executive must perform services, provided, however, that any such relocation request shall not be considered a material change if such relocation is within a fifty-five (55) mile radius of the office at which Executive was based on the Effective Date of this Agreement.
 - (d) any other action or inaction that constitutes a material breach by the Bank of any agreement pursuant to which Executive performs services for the Bank.
- 3.7 “Involuntary Separation from Service” shall mean that the Bank terminates Executive’s employment at any time prior to age 65 and such termination is not considered a Termination for Cause. A Separation from Service for Good Reason, as defined above, will also be treated as an Involuntary Separation from Service.
- 3.8 “Separation from Service” shall mean that the Executive has retired or otherwise has a termination of employment with the Bank. For purposes of this Agreement, whether a termination of employment or service has occurred is determined based on whether the facts and circumstances indicate that the Bank and Executive reasonably anticipated that no further services would be performed after a certain date, or that the level of bona fide services the Executive would perform after such date (whether as an Executive or as an independent contractor) would permanently decrease to no more than twenty percent (20%) of the average level of bona fide services performed (whether as an Executive or an independent contractor) over the immediately preceding thirty-six (36) month period (or the full period of services to the Bank if the Executive has been providing services to the Bank less than 36 months). Facts and circumstances to be considered in making this determination include, but are not limited to, whether the Executive continues to be treated as an Executive for other purposes (such as continuation of salary and participation in Executive benefit programs), whether similarly situated service providers have been treated consistently, and whether the Executive is permitted, and realistically available, to perform services for other service recipients in the same line of business. An Executive will be presumed not to have separated from service where the level of bona fide services performed continues at a level that is fifty percent (50%) or more of the average level of service performed by the Executive during the immediately preceding thirty-six (36) month period. A Separation from Service will not be deemed to have occurred while the Executive is on military leave, sick leave, or other bona fide leave of absence, provided Executive has the right to reemployment under an applicable statute or by contract.
- 3.9 “Termination for Cause” shall mean:
- (a) Gross negligence or gross neglect of duties to the Bank; or

- (b) Conviction of a felony or of a gross misdemeanor involving moral turpitude in connection with the Executive's employment with the Bank;
or
- (c) Fraud, disloyalty, dishonesty or willful violation of any law or significant Bank policy committed in connection with the Executive's employment and resulting in a material adverse effect on the Bank

Article 4

Beneficiary

- 4.1 Beneficiary. Executive shall have the right to name a Beneficiary of the death benefit, if any, described in Article 1 therein. Executive shall have the right to name such Beneficiary at any time prior to Executive's death and submit it to the Plan Administrator (or Plan Administrator's representative) on the form provided. Once received and acknowledged by the Plan Administrator, the form shall be effective. The Executive may change a Beneficiary designation at any time by submitting a new form to the Plan Administrator. Any such change shall follow the same rules as for the original Beneficiary designation and shall automatically supersede the existing Beneficiary form on file with the Plan Administrator.
- 4.2 Failure to Designate a Beneficiary. If Executive dies without a valid Beneficiary designation on file with the Plan Administrator, the Executive's surviving spouse, if any, shall become the designated Beneficiary. If Executive has no surviving spouse, death benefits shall be paid to the personal representative of Executive's estate.
- 4.3 Facility of Distribution. If the Plan Administrator determines in its discretion that a benefit is to be paid to a minor, to a person declared incompetent, or to a person incapable of handling the disposition of that person's property, the Plan Administrator may direct distribution of such benefit to the guardian, legal representative or person having the care or custody of such minor, incompetent person or incapable person. The Plan Administrator may require proof of incompetence, minority or guardianship as it may deem appropriate prior to distribution of the benefit. Any distribution of a benefit shall be a distribution for the account of the Executive and the Beneficiary, as the case may be, and shall be a complete discharge of any liability under the Agreement for such distribution amount.

Article 5

General Limitation

- 5.1 Termination for Cause. Notwithstanding any provision of this Agreement to the contrary, the Bank shall not distribute any benefit under this Agreement if Executive's employment is terminated for Cause.
- 5.2 Removal. Notwithstanding any provision of this Agreement to the contrary, the Bank shall not distribute any benefit under this Agreement if the Executive is subject to a final removal or prohibition order issued by an appropriate federal banking agency pursuant to Section 8(e) of the Federal Deposit Insurance Act.
- 5.3 Noncompetition. In consideration of any benefits received hereunder, the Executive shall not, during the term of employment with the Bank and for a period of two (2) years after Separation from Service with the Bank for any reason other than Cause, either directly or indirectly own, have a proprietary interest in, be employed by, or serve as a consultant to or for any retail banking business (other than the Bank and its subsidiaries) which is engaged in the same or similar field of endeavor as that of the Bank (including any of the Bank's present or future subsidiaries) and which is located within fifty (50) miles of any location where the Bank (including any of the Bank's present or future subsidiaries) is engaged in business. In addition, no Executive shall, during the term of his employment with the Bank and for a period of two (2) years after Separation from Service from the Bank, influence or attempt to influence or solicit any other employee, consultant, client, or agent of the Bank to terminate its employment or relationship with the Bank or to work for or on behalf of any competitor or potential competitor of the Bank, including, without limitation, the Executive or any other entity controlled or organized by an Executive or in which an Executive is an owner, officer, a director or agent. Failure to abide by these Covenants will result in loss of any benefits described hereunder.

Article 6

Administration of Agreement

- 6.1 Plan Administrator. The Bank shall be the Plan Administrator, unless the Bank appoints a committee to be the Plan Administrator. The Bank may appoint a Committee ("Committee") of one or more individuals in the employment of Bank for the purpose of discharging the administrative responsibilities of the Bank under the Plan. The Bank may remove a Committee member for any reason by giving such member ten (10) days' written notice and may thereafter fill any vacancy thus created. The Committee shall represent the Bank in all matters concerning the administration of this Plan; provided however, the final authority for all administrative and operational decisions relating to the Plan remains with the Bank.
- 6.2 Authority of Plan Administrator. The Plan Administrator shall have full power and authority to adopt rules and regulations for the administration of the Plan, provided they are not inconsistent with the provisions of this Plan, and Section 409A of the Code, to interpret, alter, amend or revoke any rules and regulations so adopted, to enter into contracts on behalf of the Bank with respect to this Agreement, to make discretionary decisions under this Plan, to demand satisfactory proof of the occurrence of any event that is a condition precedent to the commencement of any payment or discharge of any obligation under the Plan, and to perform any and all administrative duties under this Plan.
- 6.3 Recusal. An individual serving as Plan Administrator may be eligible to participate in the Plan, but such person shall not be entitled to participate in discretionary decisions under Article 7 relating to such person's own interests in the Plan.
- 6.4 Agents. In the administration of this Agreement, the Plan Administrator may employ agents and delegate to them such administrative duties as it sees fit, (including acting through a duly appointed representative), and may from time to time consult with counsel who may be counsel to the Bank.
- 6.5 Binding Effect of Decisions. The decision or action of the Plan Administrator with respect to any question arising out of or in connection with the administration, interpretation and application of the Agreement and the rules and regulations promulgated hereunder shall be final and conclusive and binding upon all persons having any interest in the Agreement.
- 6.6 Indemnity of Plan Administrator. The Bank shall indemnify and hold harmless any party contracted for the purposes of assisting the Plan Administrator in performing its duties under this Agreement against any and all claims, losses, damages, expenses or liabilities arising from any action or failure to act with respect to this Agreement, except in the case of willful misconduct by such contracted party.
- 6.7 Bank Information. To enable any party contracted for the purposes of assisting the Plan Administrator in performing its duties under this Agreement to perform its functions, the Bank shall supply full and timely information to such contracted party on all matters relating to the date and circumstances of any event triggering a benefit hereunder.
- 6.8 Annual Statement. Any party contracted for the purposes of assisting the Plan Administrator in performing its duties under this Agreement shall provide to the Bank, on the schedule set forth in any administrative services contract, a statement setting forth the benefits to be distributed under this Agreement.

Article 7

Claims and Review Procedures

- 7.1 Claims Procedure. An Executive or Beneficiary ("claimant") who has not received benefits under the Agreement that he or she believes should be distributed shall make a claim for such benefits as follows:
- (a) Initiation – Written Claim. The claimant initiates a claim by submitting to the Plan Administrator a written claim for the benefits.
- (b) Timing of Plan Administrator Response. The Plan Administrator shall respond to such claimant within 90 days after receiving the claim. If the Plan Administrator determines that special circumstances require additional time for processing the claim, the Plan Administrator can extend the response period by an additional 90 days by notifying

the claimant in writing, prior to the end of the initial 90-day period, that an additional period is required. The notice of extension must set forth the special circumstances and the date by which the Plan Administrator expects to render its decision.

- (c) Notice of Decision. If the Plan Administrator denies part or all of the claim, the Plan Administrator shall notify the claimant in writing of such denial. The Plan Administrator shall write the notification in a manner calculated to be understood by the claimant. The notification shall set forth:
- i. The specific reasons for the denial;
 - ii. A reference to the specific provisions of the Agreement on which the denial is based;
 - iii. A description of any additional information or material necessary for the claimant to perfect the claim and an explanation of why it is needed;
 - iv. An explanation of the Agreement's review procedures and the time limits
 - v. applicable to such procedures; and
 - vi. A statement of the claimant's right to bring a civil action under ERISA Section 502(a) following an adverse benefit determination on review.
- 7.2 Review Procedure. If the Plan Administrator denies part or all of the claim, the claimant shall have the opportunity for a full and fair review by the Plan Administrator of the denial, as follows:
- 7.3 Initiation – Written Request. To initiate the review, the claimant, within 60 days after receiving the Plan Administrator's notice of denial, must file with the Plan Administrator a written request for review.
- 7.4 Additional Submissions – Information Access. The claimant shall then have the opportunity to submit written comments, documents, records and other information relating to the claim. The Plan Administrator shall also provide the claimant, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant (as defined in applicable ERISA regulations) to the claimant's claim for benefits.
- 7.5 Considerations on Review. In considering the review, the Plan Administrator shall take into account all materials and information the claimant submits relating to the claim, without regard to whether such information was submitted or considered in the initial benefit determination.
- 7.6 Timing of Plan Administrator Response. The Plan Administrator shall respond in writing to such claimant within 60 days after receiving the request for review. If the Plan Administrator determines that special circumstances require additional time for processing the claim, the Plan Administrator can extend the response period by an additional 60 days by notifying the claimant in writing, prior to the end of the initial 60-day period, that an additional period is required. The notice of extension must set forth the special circumstances and the date by which the Plan Administrator expects to render its decision.
- 7.7 Notice of Decision. The Plan Administrator shall notify the claimant in writing of its decision on review. The Plan Administrator shall write the notification in a manner calculated to be understood by the claimant. The notification shall set forth:
- (a) The specific reasons for the denial;
 - (b) A reference to the specific provisions of the Agreement on which the denial is based;
 - (c) A statement that the claimant is entitled to receive, upon request and free of charge, reasonable access to, and copies of, all documents, records and other information relevant (as defined in applicable ERISA regulations) to the claimant's claim for benefits; and
 - (d) A statement of the claimant's right to bring a civil action under ERISA Section 502(a).

Article 8

Amendments and Termination

- 8.1 This Agreement may be amended or terminated only by a written agreement signed by the Bank and the Executive. Additionally, the Bank may also amend this Agreement to conform to written directives to the Bank from its banking regulators.
- 8.2 Subsequent Changes to Time and Form of Payment. The Bank may permit a subsequent change to the time and form of benefit distributions. Any such change shall be considered made only when it becomes irrevocable under the terms of the Agreement. Any change will be considered irrevocable not later than thirty (30) days following acceptance of the change by the Plan Administrator, subject to the following rules:
- (a) the subsequent deferral election may not take effect until at least twelve (12) months after the date on which the election is made;
 - (b) the payment (except in the case of death, disability, or unforeseeable emergency) upon which the subsequent deferral election is made is deferred for a period of not less than five (5) years from the date such payment would otherwise have been paid; and
 - (c) in the case of a payment made at a specified time, the election must be made not less than twelve (12) months before the date the payment is scheduled to be paid.

Article 9

Miscellaneous

- 9.1 Binding Effect. This Agreement shall bind the Executive and the Bank, and their beneficiaries, survivors, executors, administrators and transferees.
- 9.2 No Guarantee of Employment. This Agreement is not a contract for employment. It does not give the Executive the right to remain as an employee of the Bank, nor does it interfere with the Bank's right to discharge the Executive. It also does not require the Executive to remain an employee nor interfere with the Executive's right to terminate employment at any time.
- 9.3 Non-Transferability. Benefits under this Agreement cannot be sold, transferred, assigned, pledged, attached or encumbered in any manner.
- 9.4 Tax Withholding. The Bank shall withhold any taxes that are required to be withheld from the benefits provided under this Agreement. The Executive acknowledges that the Bank's sole liability regarding taxes is to forward any amounts withheld to the appropriate taxing authority(ies).
- 9.5 Applicable Law. The Agreement and all rights hereunder shall be governed by the laws of the State of Mississippi, except to the extent preempted by the laws of the United States of America.
- 9.6 Unfunded Arrangement. The Executive is a general unsecured creditor of the Bank for the distribution of benefits under this Agreement. The benefits represent the mere promise by the Bank to distribute such benefits. The rights to benefits are not subject in any manner to anticipation, alienation, sale, transfer, assignment, pledge, encumbrance, attachment, or garnishment by creditors.
- 9.7 Reorganization. The Bank shall not merge or consolidate into or with another bank, or reorganize, or sell substantially all of its assets to another bank, firm, or person unless such succeeding or continuing bank, firm, or person agrees to assume and discharge the obligations of the Bank under this Agreement. Upon the occurrence of such event, the term "Bank" as used in this Agreement shall be deemed to refer to the successor or survivor bank.
- 9.8 Entire Agreement. This Agreement constitutes the entire agreement between the Bank and the Executive as to the subject matter hereof. No rights are granted to the Executive by virtue of this Agreement other than those specifically set forth herein.

- 9.9 Interpretation. Wherever the fulfillment of the intent and purpose of this Agreement requires, and the context will permit, the use of the masculine gender includes the feminine and use of the singular includes the plural.
- 9.10 Alternative Action. In the event it shall become impossible for the Bank or the Plan Administrator to perform any act required by this Agreement, the Bank or Plan Administrator may in its discretion perform such alternative act as most nearly carries out the intent and purpose of this Agreement and is in the best interests of the Bank.
- 9.11 Headings. Article and section headings are for convenient reference only and shall not control or affect the meaning or construction of any of its provisions.
- 9.12 Validity. In case any provision of this Agreement shall be illegal or invalid for any reason, said illegality or invalidity shall not affect the remaining parts hereof, but this Agreement shall be construed and enforced as if such illegal and invalid provision has never been inserted herein.
- 9.13 Notice. Any notice or filing required or permitted to be given to the Bank or Plan Administrator under this Agreement shall be sufficient if in writing and hand-delivered, or sent by registered or certified mail, to the address below:

First, ANBA

6480 Highway 98 West

Hattiesburg, MS 39402

Such notice shall be deemed given as of the date of delivery or, if delivery is made by mail, as of the date shown on the postmark on the receipt for registration or certification.

Any notice or filing required or permitted to be given to the Executive under this Agreement shall be sufficient if in writing and hand-delivered, or sent by mail, to the last known address of the Executive.

- 9.14 Restriction on Timing of Distribution. Solely to the extent necessary to avoid penalties under Section 409A, distributions under this Agreement may not commence earlier than six (6) months after a Separation from Service (as described under the "Separation from Service" provision herein) if, pursuant to Internal Revenue Code Section 409A, the participant hereto is considered a "specified employee" of a publicly-traded company. In the event a distribution is delayed pursuant to this Section, the originally scheduled distribution shall be delayed for six (6) months, and shall commence instead on the first day of the seventh month following Separation from Service. If payments are scheduled to be made in installments, the first six (6) months of installment payments shall be delayed, aggregated, and paid instead on the first day of the seventh month, after which all installment payments shall be made on their regular schedule. If payment is scheduled to be made in a lump sum, the lump sum payment shall be delayed for six (6) months and instead be made on the first day of the seventh month.
- 9.15 Certain Accelerated Payments. The Bank may make any accelerated distribution permissible under Treasury Regulation 1.409A-3(j)(4), provided that such distribution(s) meets the requirements of Section 1.409A-3(j)(4).

IN WITNESS WHEREOF, the Executive and a duly authorized representative of the Bank have signed this Agreement as of the date indicated above.

EXECUTIVE:

/s/ Milton R. Cole Jr.

Milton R. Cole Jr.

BANK:

First, A National Banking Association

By: /s/ Donna T. (Dee Dee) Lowery

Name: _____
Donna T. (Dee Dee) Lowery

Title: _____
EVP and Chief Financial Officer

Schedule A

The Executive shall be entitled to the corresponding Attained Benefit at Separation from Service prior to age 65, except when for Cause, Change of Control or Death. The Attained Benefit is payable monthly at 65 for the Executives lifetime.

<u>Month</u>	<u>Date</u>	<u>Vesting</u>	<u>Attained Benefit</u>	<u>Month</u>	<u>Date</u>	<u>Vesting</u>	<u>Attained Benefit</u>
1	1/1/2020	1.205%	2,514.77	42	6/1/2023	50.610%	105,620.54
2	2/1/2020	2.410%	5,029.55	43	7/1/2023	51.815%	108,135.31
3	3/1/2020	3.615%	7,544.32	44	8/1/2023	53.020%	110,650.09
4	4/1/2020	4.820%	10,059.10	45	9/1/2023	54.225%	113,164.86
5	5/1/2020	6.025%	12,573.87	46	10/1/2023	55.430%	115,679.64
6	6/1/2020	7.230%	15,088.65	47	11/1/2023	56.635%	118,194.41
7	7/1/2020	8.435%	17,603.42	48	12/1/2023	57.840%	120,709.19
8	8/1/2020	9.640%	20,118.20	49	1/1/2024	59.045%	123,223.96
9	9/1/2020	10.845%	22,632.97	50	2/1/2024	60.250%	125,738.74
10	10/1/2020	12.050%	25,147.75	51	3/1/2024	61.455%	128,253.51
11	11/1/2020	13.255%	27,662.52	52	4/1/2024	62.660%	130,768.29
12	12/1/2020	14.460%	30,177.30	53	5/1/2024	63.865%	133,283.06
13	1/1/2021	15.665%	32,692.07	54	6/1/2024	65.070%	135,797.84
14	2/1/2021	16.870%	35,206.85	55	7/1/2024	66.275%	138,312.61
15	3/1/2021	18.075%	37,721.62	56	8/1/2024	67.480%	140,827.39
16	4/1/2021	19.280%	40,236.40	57	9/1/2024	68.685%	143,342.16
17	5/1/2021	20.485%	42,751.17	58	10/1/2024	69.890%	145,856.94
18	6/1/2021	21.690%	45,265.95	59	11/1/2024	71.095%	148,371.71
19	7/1/2021	22.895%	47,780.72	60	12/1/2024	72.300%	150,886.49
20	8/1/2021	24.100%	50,295.50	61	1/1/2025	73.505%	153,401.26
21	9/1/2021	25.305%	52,810.27	62	2/1/2025	74.710%	155,916.03
22	10/1/2021	26.510%	55,325.04	63	3/1/2025	75.915%	158,430.81
23	11/1/2021	27.715%	57,839.82	64	4/1/2025	77.120%	160,945.58
24	12/1/2021	28.920%	60,354.59	65	5/1/2025	78.325%	163,460.36
25	1/1/2022	30.125%	62,869.37	66	6/1/2025	79.530%	165,975.13
26	2/1/2022	31.330%	65,384.14	67	7/1/2025	80.735%	168,489.91
27	3/1/2022	32.535%	67,898.92	68	8/1/2025	81.940%	171,004.68
28	4/1/2022	33.740%	70,413.69	69	9/1/2025	83.145%	173,519.46
29	5/1/2022	34.945%	72,928.47	70	10/1/2025	84.350%	176,034.23
30	6/1/2022	36.150%	75,443.24	71	11/1/2025	85.555%	178,549.01
31	7/1/2022	37.355%	77,958.02	72	12/1/2025	86.760%	181,063.78

32	8/1/2022	38.560%	80,472.79	73	1/1/2026	87.965%	183,578.56
33	9/1/2022	39.765%	82,987.57	74	2/1/2026	89.170%	186,093.33
34	10/1/2022	40.970%	85,502.34	75	3/1/2026	90.375%	188,608.11
35	11/1/2022	42.175%	88,017.12	76	4/1/2026	91.580%	191,122.88
36	12/1/2022	43.380%	90,531.89	77	5/1/2026	92.785%	193,637.66
37	1/1/2023	44.585%	93,046.67	78	6/1/2026	93.990%	196,152.43
38	2/1/2023	45.790%	95,561.44	79	7/1/2026	95.195%	198,667.21
39	3/1/2023	46.995%	98,076.22	80	8/1/2026	96.400%	201,181.98
40	4/1/2023	48.200%	100,590.99	81	9/1/2026	97.605%	203,696.75
41	5/1/2023	49.405%	103,105.76	82	10/1/2026	98.810%	206,211.53
				83	11/1/2026	100.000%	208,695.00

**FIRST AMENDMENT TO THE
SUPPLEMENTAL EXECUTIVE RETIREMENT PLAN AGREEMENT
BETWEEN
THE FIRST BANK
AND
MILTON R, COLE, JR.
DATED JANUARY 1, 2020**

THIS FIRST AMENDMENT (the “Amendment”) is adopted this 1st day of January 2024, by and between The First Bank, formerly The First, A National Banking Association (the “Bank”) and Milton R. Cole, Jr. (the “Executive”).

The Bank and the Executive are parties to a certain Supplemental Executive Retirement Plan Agreement dated January 1, 2020 (the “Agreement”). The Bank and the Executive now wish to amend the Agreement to increase the Executive’s benefit.

Now, therefore, the Bank and the Executive agree as follows:

Article 2, Table A, shall be amended to read as follows:

Distribution Event	Benefit	Timing of Distributions
Separation from Service after age 65	Annual Benefit equal to (i) 50% of Compensation less (ii) any benefits paid under the 2014 SERP	Payment of annual benefit is made in equal monthly installment and begins the first day of the month following Separation from Service Duration: Lifetime Benefit

Article 2, Table B, shall be amended to read as follows:

Distribution Event	Benefit	Timing of Distributions
Separation from Service prior to age 65, other than following a Change in Control	Annual Benefit Equal to the Early Termination Benefit	Payment of annual benefit is made in equal monthly installment and begins the first day of the month following the Executive’s 65 th birthday Duration: Lifetime Benefit
Separation from Service (i) prior to age 65 and (ii) following a Change in Control	Annual Benefit equal to the Change in Control Benefit	Payment of annual benefit is made in equal monthly installment and begins the first day of the month following the Executive’s 65 th birthday Duration: Lifetime Benefit

The following Table C shall be added to Article 2, immediately following Table B:

Distribution Event	Benefit	Timing of Distributions
Death Prior to Separation from Service	50% of Projected Compensation multiplied by 17, plus \$500,000, plus the benefit amount shown on Schedule B	Payment of lump sum benefit to the Beneficiary is made within 60 days following the Executive's death
Separation from Service after age 65 followed by Executive's death	50% of Compensation multiplied by 17, plus the benefit amount shown on Schedule B, less the sum of payments previously made under (i) this Agreement and (ii) the 2014 SERP	Payment of lump sum benefit to the Beneficiary is made within 60 days following the Executive's death
Death (i) after Separation from Service prior to age 65, other than a Separation from Service following a Change in Control and (ii) before age 82	50% of Projected Compensation multiplied by the Vested Percentage multiplied by 17, less the sum of payments previously made under (i) this Agreement and (ii) the 2014 SERP	Payment of lump sum benefit to the Beneficiary is made within 60 days following the Executive's death
Death (i) after Separation from Service prior to age 65 and following a Change in Control and (ii) before age 82	50% of Projected Compensation multiplied by 17, less the sum of payments previously made under (i) this Agreement and (ii) the 2014 SERP	Payment of lump sum benefit to the Beneficiary is made within 60 days following the Executive's death
<i>Notwithstanding any of the forgoing, the death benefit under this Table C multiplied by one minus the Bank's marginal tax rate, cannot exceed the Bank's Death Proceeds</i>		

The following Sections shall be added to the Agreement immediately following Section 3.9:

3.10 "Bank's Death Proceeds" means (i) the total death benefits received by the Bank on life insurance policies on the life of the Executive, minus (ii) the cash surrender value of those same policies immediately prior to the Executive's death and minus (iii) the benefit paid to the Executive's beneficiaries under the Endorsement Split Dollar Insurance Agreement between the Executive and the Bank dated September 15, 2005.

3.11 "Change in Control Benefit" means (i) 50% of Projected Compensation less (ii) \$164,110 until the Executive reaches age 80, and 50% of Projected Compensation thereafter.

3.12 "Compensation" means the average of the highest three (3) amounts of base salary and bonus paid to the Executive by the Bank in any year of the Executive's employment.

3.13 "Early Termination Benefit" means (i) 50% of Projected Compensation multiplied by the Vested Percentage less (ii) the Projected Annualized 2014 SERP Benefit until the Executive reaches age 80, and 50% of Projected Compensation multiplied by the Vested Percentage thereafter.

3.14 "Projected Annualized 2014 SERP Benefit" means the projected annuitized benefit from the 2014 SERP. This projected benefit is the annual benefit amount which would fully amortize the lump sum benefit from the 2014 SERP, with interest credited on that amount at the discount rate used by the Bank to determine the Accrued Liability Balance at the time of Separation from Service, from the date of Separation from Service until the completion of the assumed 180 monthly installments beginning at age 65.

3.15 "Projected Compensation" means Compensation increased by five percent (5%) annually from Separation from Service, Change in Control or the Executive's death until the date the Executive would have reached age sixty-five (65).

3.16 "2014 SERP" means the Supplemental Executive Retirement Plan Agreement between the Bank and the Executive dated May 15, 2014, as amended.

3.17 "Vested Percentage" means 1.205% per completed month of service from the Effective Date of the Agreement and continuing until a Separation from Service occurs, not to exceed 100%, as shown on Schedule A.

The Bank and the Executive intend that the Agreement and this Amendment comply with the provisions of Code Section 409A to prevent the inclusion in gross income of any amounts deferred hereunder in a taxable year prior to the year in which amounts are actually paid. The Agreement and this Amendment shall be construed, administered and governed in a manner that affects such intent, and the neither the Bank nor the Executive shall take any action that would be inconsistent therewith.

IN WITNESS WHEREOF, the Executive and a duly authorized representative of the Bank have signed this Amendment.

Executive

Bank

By: _____

Title: _____

SUPPLEMENTAL EXECUTIVE RETIREMENT PLAN AGREEMENT

Schedule A

Date of Separation from Service	Vested Percentage
January 1, 2024 to January 31, 2024	57.840%
February 1, 2024 to February 29 2024	59.045%
March 1, 2024 to March 31, 2024	60.250%
April 1, 2024 to April 30, 2024	61.455%
May 1, 2024 to May 31, 2024	62.660%
June 1, 2024 to June 30, 2024	63.865%
July 1, 2024 to July 31, 2024	65.070%
August 1, 2024 to August 31, 2024	66.275%
September 1, 2024 to September 30, 2024	67.480%
October 1, 2024 to October 31, 2024	68.685%
November 1, 2024 to November 30, 2024	69.890%
December 1, 2024 to December 31, 2024	71.095%
January 1, 2025 to January 31, 2025	72.300%
February 1, 2025 to February 28, 2025	73.505%
March 1, 2025 to March 31, 2025	74.710%
April 1, 2025 to April 30, 2025	75.915%
May 1, 2025 to May 31, 2025	77.120%
June 1, 2025 to June 30, 2025	78.325%
July 1, 2025 to July 31, 2025	79.530%
August 1, 2025 to August 31, 2025	80.735%
September 1, 2025 to September 30, 2025	81.940%
October 1, 2025 to October 31, 2025	83.145%
November 1, 2025 to November 30, 2025	84.350%
December 1, 2025 to December 31, 2025	85.555%
January 1, 2026 to January 31, 2026	86.760%
February 1, 2026 to February 28, 2026	87.965%
March 1, 2026 to March 31, 2026	89.170%
April 1, 2026 to April 30, 2026	90.375%
May 1, 2026 to May 31, 2026	91.580%
June 1, 2026 to June 30, 2026	92.785%

July 1, 2026 to July 31, 2026	93.990%
August 1, 2026 to August 31, 2026	95.195%
September 1, 2026 to September 30, 2026	96.400%
October 1, 2026 to October 31, 2026	97.605%
November 1, 2026 to November 14, 2026	98.810%
On or After November 15, 2026	100%

SUPPLEMENTAL EXECUTIVE RETIREMENT PLAN AGREEMENT

Schedule B

Executive's age at death	Benefit Amount
64 or younger	\$0
65 or 66	\$450,000
67 or 68	\$400,000
69 or 70	\$350,000
71 or 72	\$300,000
73 or 74	\$250,000
75 or 76	\$200,000
77 or 78	\$150,000
79 or 80	\$100,000
81 or older	\$50,000

Exhibit 23

Consent of Independent Registered Public Accounting Firm

We hereby consent to the incorporation by reference in the Registration Statement on Form S-3ASR (No. 333-284828), Form S-8 (Nos. 333-102152, 333-104445, 333-117987, 333-122514, 333-122515, 333-122951, 333-137037, 333-144185, 333-144694, 333-150355, 333-179973, 333-191023, 333-197555, 333-207620, 333-213050, 333-238480, 333-252356 and 333-282877) and Post-Effective Amendment No. 1 on Form S-8 to Form S-4 (No. 333-281851) of Renasant Corporation (the Company) of our report dated March 2, 2026, relating to the consolidated financial statements, and the effectiveness of the Company's internal control over financial reporting, which appears in this Annual Report on Form 10-K. Our report on the effectiveness of internal control over financial reporting expresses an adverse opinion on the effectiveness of the Company's internal control over financial reporting as of December 31, 2025.

/s/ BDO USA P.C (formerly HORNE LLP)

Memphis, Tennessee
March 2, 2026

Exhibit (31)(i)

CERTIFICATIONS

I, Kevin D. Chapman, certify that:

1. I have reviewed this annual report on Form 10-K/A for the year ended December 31, 2025 of Renasant Corporation;
2. Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;

Date: July 1, 2026

by: /s/ Kevin D. Chapman
Kevin D. Chapman
Chief Executive Officer and
Executive Vice Chairman
(Principal Executive Officer)

Exhibit (31)(ii)

CERTIFICATIONS

I, James C. Mabry IV, certify that:

1. I have reviewed this annual report on Form 10-K/A for the year ended December 31, 2025 of Renasant Corporation;
2. Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report;

Date: July 1, 2026

by: /s/ James C. Mabry IV
James C. Mabry IV
Executive Vice President and
Chief Financial Officer
(Principal Financial Officer)